

SUBSTITUTE FORM PTO-1449  
(MODIFIED)U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.  
MPS/30SERIAL NO.  
09/332,846

JUL 23 1999

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANTAPPLICANT  
George W. LandryFILING DATE  
June 14, 1999GROUP  
2761

(Use several sheets if necessary)

(37 CFR 1.98(b))

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		PATENT NUMBER							ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
L.A.	A.A	4	4	8	4	3	0	4	11/84	Anderson et al.	395	329	10/81
L.A.	A.B	4	7	9	9	1	5	6	1/89	Shavit et al.	364	401	10/86
L.A.	A.C	4	8	2	3	2	6	4	4/89	Deming	364	408	5/86
L.A.	A.D	5	1	1	1	3	9	5	5/92	Smith et al.	395	245	11/89
L.A.	A.E	5	1	2	1	9	4	5	6/92	Thomson	283	58	8/90
L.A.	A.F	5	2	2	0	5	0	1	6/93	Lawlor et al.	380	24	12/89
L.A.	A.G	5	2	2	2	0	1	8	6/93	Sharpe et al.	364	406	10/88
L.A.	A.H	5	2	8	3	8	2	9	2/94	Anderson	380	24	10/92
L.A.	A.I	5	3	8	3	1	1	3	1/95	Kight et al.	395	240	7/91
L.A.	A.J	5	4	6	5	2	0	6	11/95	Hilt et al.	395	240	11/93
L.A.	A.K	5	4	8	3	4	4	5	1/96	Pickering	395	240	10/93

## FOREIGN PATENTS OR PUBLISHED FOREIGN PATENT APPLICATIONS

		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION (YES/NO)
	A.L						
	A.M						
	A.N						
	A.O						
	A.P						
	A.Q						

## OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

L.A.	A.R	Automated Bill Payment Programs, <u>STOP Paying Your Bills by Mail or in Person</u> , Sales Flyer and Enrollment Form, date unknown
L.A.	A.S	Michigan Automated Clearing House Association, <u>Join the Automatic Bill Payment Plan</u> , Sales Flyer and Enrollment Form, 2/97
L.A.	A.T	Moore, Linda K.S., <u>European Electronic Overview</u> , Consumer Bill Payments Update '92; 4/22/92

EXAMINER

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LA	B.A	5	6	4	9	1	1	7	7/97	Landry	395	240	6/94
LA	B.B	5	6	9	9	5	2	8	12/97	Hogan	705	40	
LA	B.C	5	8	3	2	4	6	0	11/98	Bednar et al.	705	40	
	B.D												
	B.E												
	B.F												
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	B.Q						

## OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

LA	B.R	White, George C., <u>Consumer Bill Payments "Front End" Overview</u> , Consumer Bill Payments Update '92; 4/22/92					
LA	B.S	Manelski, Dr. Denis, <u>Bill &amp; Pay Minitel</u> , Consumer Bill Payments Update '92; 4/22/92					
LA	B.T	Pence, Daniel M., <u>TV Answer Bill Paying</u> , Consumer Bill Payments Update '92; 4/22/92					

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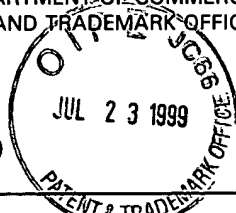
SUBSTITUTE FORM PTO-1449 (MODIFIED)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. MPS/30	SERIAL NO. 09/332,846		
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	C.A.						
	C.B.						
	C.C.						
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	C.E.						
	C.F.						
	C.G.						
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	C.I.						
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	C.L.						
	C.M.						
	C.N.						
	C.O.						
	C.P.						
	C.Q.						
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)							
A.	C.R.	Backus, John C., <u>ScanFone by US Order</u> , Consumer Bill Payments Update '92; 4/22/92					
A.	C.S.	Mile, Paul J., <u>Screenphone to ATM Networks Online Resources</u> , Consumer Bill Payments Update '92; 4/22/92					
A.	C.T.	Pope, Dennis J., <u>"Back End" Options to Merchants</u> , Consumer Bill Payments Update '92; 4/22/92					
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	D.Q						
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)							
	D.R	White, George C., <u>Bill Payment Initiation from Retail Stores</u> , Consumer Bill Payments Update '92; 4/22/92					
	D.S	Sgambati, Glen P., <u>Bill Payment Consolidation Service</u> , Consumer Bill Payments Update '92; 4/22/92					
	D.T	Passaro, Victor, <u>Citibank Enhanced Telephone</u> , Consumer Bill Payments Update '92; 4/22/92					
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	E.I.						
	E.J.						
	E.K.						

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	E.P.						
	E.Q.						

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JUL 26 1999

## OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

E.R.	White, George C., <u>Electronic Payments Commentary</u> , Consumer Bill Payments Update '92; 4/22/92
E.S.	Shipley, Chris, <u>"I Threw Away My Checkbook"</u> , PC Computing, Nov. 1990
E.T.	

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Substitute Disclosure Form (PTO-1449)